



UNIVERSITY OF
FLORIDA

EXTENSION

Institute of Food and Agricultural Sciences

Consumer Highlights

SANTA ROSA FAMILY AND CONSUMER SCIENCES NEWSLETTER

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Money Management Tips: Net Worth Statement	1	How are you doing financially? Are you getting ahead or are you falling further and further behind?	your net worth each year. Then, once figured compare it with previous years.
8 Tips for Removing Stains	3	The only real way to know that answer is to prepare a family net worth statement . You may be able to get a general feeling of how you are doing if your savings account is up or down from a year ago, or if your list of creditors has changed. However, that is not the total picture. To know whether you are increasing or decreasing your total net worth, you need to figure	To get started, fill out the form on the back of this page, as of December 31 st of last year. If you do not know what cash you had on hand, or what stock values were, fill in what you can now and next December 31 st record that information for next year's net worth statement.
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cars, household furnishings, stock, etc. Antiques and houses may increase in value each year, while cars, clothing and furniture start to depreciate as soon as purchased. Market value is what you would get for the item if you were to sell it.

Housing values may be difficult to estimate. Compute them on the basis of housing prices in your area. Car resale values may be obtained from a book listing resale prices available at newsstands, listing major household furnishings, equipment and clothing items. Except for jewelry and antiques most items have little or no market value. Even though you paid \$200 for a new coat, its resale value is very little. Cash-value of life insurance is stated in the policy. Term insurance has no cash value. Retirement plans usually send information on the cash value of the plans each year.

WHAT WE OWN	MARKET VALUE
Cash on hand	
Checking accounts	
Savings accounts	
House value	
Other real estate	
Value of cars	
Household items	
Antiques	
Stocks	
Bonds	
Cash value-insurance	
Cash value-retirement	
Others (list)	
Total what we own	

WHAT WE OWE

Mortgage	
Installment debts	
Personal debts	
Bills	
Cars	
Others (list)	
Total what we owe	

WHAT WE OWN

WHAT WE OWE

NET WORTH

Subtract what you **owe** from what you **own** and that is your net worth. It is the best figure to tell you where you are and whether or not you are getting ahead financially.

Net worth is where you are. Where would you like to be a year from now? Perhaps you would like to reduce the debt load you are carrying, increase your savings or buy a major item.

A financial plan will improve your chances of attaining your goals or getting where you want to be. But before you can make a plan, a record of what you are currently spending is a must. Newsletter 3 will help you learn to keep those records.

Money Management
Newsletter—February 2003

8 Tips for Removing Stains

1. Try to find out what the stain is. Some stains can be set by the wrong treatment. When in doubt, rinse or soak in cold water before laundering or applying a stain remover.

2. Check colorfastness of item. If unsure whether a treatment will harm the fabric or color, apply the recommended stain remover to a hidden part of the garment, such as a clipping from the seam allowance. Rinse out and let dry. If the color of the fabric is not damaged, proceed with the treatment.

3. Act quickly. The faster you move against a stain, the more likely it is to come out.

4. Soak the stain. This can effectively loosen heavy soils. Soak whites separately from colors. Soak colors that bleed separately or with fabrics of a like color. Follow label directions for the presoak. Generally, they call for a 30-minute or longer period in warm or cool water.

5. Pretreat tough stains. This involves treating and sometimes completely removing individ-

ual spots and stains prior to laundering. Some common methods are using a prewash soil and stain remover or applying and gently rubbing in a liquid detergent or a paste of water and granular detergent.

6. Consider prewashing. This takes less time than soaking. Some washers have a prewash cycle; the washer may also advance to the regular wash automatically. A presoak product, detergent, and/or other laundry additive should be used in a prewash.

7. Never place a stained fabric in the dryer. This will permanently bake in the stain.

8. Be patient. This can mean repeating a treatment over and over again.

For more information, visit:
www.cleaning101.com

Cleanliness Facts
September/October 2002

Research News You Can Use

• **Folate may protect people from suffering the same fate as a family member with colon cancer**, according to 16 years of data from more than 88,000 women in the Nurses' Health Study. While dietary folate had only a minimal protective effect on the risk of colon cancer among women with no family history, those with a family history who got more than 400 micrograms of folate a day were only half as likely to develop colon cancer as women with a family history who got 200 micrograms a day or less. Multi's were also protective.

• **A compound in broccoli may help ward off *Helicobacter pylori*, the bacteria that**

can cause ulcers. In lab studies that mimicked stomach conditions, French and American scientists found that sulforaphane—a phytonutrient in broccoli—inhibited growth of *H. pylori*. Moreover, the compound completely killed *H. pylori* inside cells, where the bacteria often hide and repopulate. The researchers propose that eating broccoli and other cruciferous vegetables (e.g. cauliflower, cabbage and Brussels sprouts) may aid antibiotic treatment, which fails to eradicate *H. pylori* in 15% to 20% of cases and can lead to stomach cancer.

Environmental Nutrition
July 2002

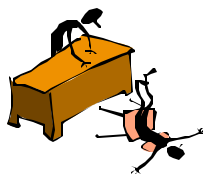
Best Bet for Preventing Falls: Exercise

Just a single fall can make a person more likely to end up in a nursing home—either because of a broken hip, other fractured bones, head injuries, or even a loss of self-confidence. Strategies to avoid falls include tacking down throw rugs and putting hand rails in strategic locations as well as having vision checked regularly. But a new study from the Accident Research Center in Australia says that **regular exercise does more to prevent falls than keeping the floor free of clutter or updating an eye-glass prescription.**

Researchers there followed more than 1,000 people who had been enrolled in exercise classes, undergone "home hazard management," and/or had their vision checked and corrected, if necessary. Only regular exercise by itself reduced the risk of falling—by 18 percent—apparently because it helped slow the de-

cline in balance that comes with age. Home hazard management and vision correction had an impact, too, but only on top of exercise, not on their own.

Other steps for minimizing falls: finding out if any drugs you take could make you drowsy or dizzy and asking your physician if the dose can be reduced; getting your doctor to check for postural hypotension, a condition that could lead to dizziness as you go from sitting down to standing up; and wearing low-heeled shoes.



Tufts University Health & Nutrition Letter —
January 2003

Gardener's Corner

Most of our temperate zone landscape plants and lawns are now in a dormant state, or as dormant as things get along the Gulf Coast. I wonder if some of our plants ever experience complete dormancy because our winters are relatively mild.

Maintaining proper soil moisture during the cool season is possibly the most important winter gardening practice. Though irrigation is not required as often during the winter, it is critical that plant roots not be allowed to dry excessively. Drought stressed plants are more susceptible to freeze damage than those that are not suffering from a lack of soil moisture. The cause of many spring dead spots in lawns and sickly shrubs can often be traced directly or indirectly to winter drought stress.

Watering is best done on an "as needed basis," rather than on a schedule. Soil moisture can be checked every few days in order to determine if irrigation is necessary. A simple rain gauge can be used to monitor rainfall. If $\frac{3}{4}$ of an inch or more of rain occurs, no irrigation will be required for several days. A maximum of one or two applications of water per week is generally sufficient for established plants during the winter.

Vinegar for Weed Control? If it Sounds Too Good to be True...

Investigations using vinegar as a weed control agent have received much attention over the past few months. Recent information on this topic should give us pause.

Dr. Catherine Daniels, Pesticide Coordinator for Washington State University, recently wrote an article on the subject that appeared in the October 2002 issue of Agrichemical and Environmental News. The main points of the article were:

- The vinegar used in the weed control studies was not the standard 5% acetic acid, but 20 to 25% solutions. Any concentration of over 11% can cause burns upon contact with the skin and severe, or even permanent damage if it comes in contact with the eyes.
- Some vinegar products that are on the market are not labeled or registered for use as herbicides and some are not labeled for home use.
- Extension agents cannot recommend these or other unregistered pesticides.

*Bay County Horticulture Newsletter –
Winter, 2003*

Winter Tips

- ! Prune fruit trees and spray with horticultural oil emulsion for scale control.
- ! Purchase and finish planting fruit trees and vines.



! Protect citrus trees and container grown ornamentals from hard freezes.

! Control broadleaved and grassy type winter weeds in the lawn before they go to seed by hand pulling or using a recommended herbicide.

! Lightly fertilize the lawn only if it was over-seeded with ryegrass or other cool season grass.

! Plant Irish potatoes.



New Extension Office Soon Ready for Gardening Clients

We are all excited about the new Extension building. Everything is ready but the furniture which is scheduled to arrive sometime in early February.

The "horticulture department" will be set up to work much more efficiently than in the past. Master Gardeners will have an office. There is plenty of storage space and a laboratory for soil testing and plant diagnostic work.

Dan Mullins
Horticulture Agent



Recipes

A Fabulous Beef Stew

- 1 pkg. stew meat, about 1 1/2 pounds
- 1 packet beefy onion soup mix
- 1 1/2 tsp. beef bouillon
- 3 to 4 potatoes (cubed)
- 4 carrots (sliced)
- 1 stalk celery (sliced)
- 1 can whole tomatoes, with juice
- 1 clove crushed garlic
- salt and pepper to taste
- 2 Tbsp. cornstarch mixed with about 1/4 cup cold water

Put all ingredients in a slow cooker on low heat for 8 to 10 hours. Taste and adjust seasonings. Add 2 tablespoons of cornstarch mixed with water. Turn heat to high and stir until thickened.



Fruit-full Tossed Chicken Salad

- 1 pkg. (4 oz.) mixed baby greens
- 2 c. chunked cooked chicken breast
- 2 scallions, thinly sliced
- 1 c. sliced strawberries
- 1 can (15 oz.) no-sugar-added sliced peaches, drained with liquid reserved
- 3 Tbsp. no-sugar-added peach preserves
- 1 Tbsp. red wine vinegar
- 1 tsp. yellow mustard
- 1/8 tsp. ground red pepper

1. In a large salad bowl, combine the baby greens, chicken, scallions, strawberries, and peaches.

2. In a small bowl, combine 1/3 cup of the reserved peach liquid, the peach preserves, vinegar, mustard, and ground red pepper; mix well. Pour over the salad and toss well. Serve immediately.



Lentil-Orzo Soup

Rich in fiber and low in fat, lentils have long been prized as an economical source of protein. Here they are paired with orzo, a tiny rice-shaped pasta, to make a hearty soup with an appealing texture. Make up a big pot for a simple, satisfying supper and take advantage of the leftovers for lunch the following day. The soup will become quite thick when chilled; just add enough additional broth or water to achieve the desired consistency when re-heating—or enjoy as a vegetarian stew.

- 2 tsp. olive oil
- 1 c. chopped onion (1 medium)
- 1 c. chopped carrot (2-4 medium or 1 cup peeled mini carrots)
- 4 garlic cloves, minced
- 6 c. reduced-sodium chicken broth (one 48-oz. can)
- 1 c. lentils, picked over and rinsed
- 1 tsp. dried thyme
- 1 bay leaf
- 1 (14 1/2-oz.) can diced tomatoes
- 3/4 c. dried orzo pasta
- 2 Tbsp. lemon juice
- Freshly ground pepper to taste
- 1/3 c. chopped fresh parsley (optional)

Heat oil in a Dutch oven or heavy soup pot over medium heat. Add onion and carrots; cook, stirring frequently, until softened, 3 to 4 minutes. Add garlic and cook, stirring, 30 seconds. Add broth, lentils, thyme, and bay leaf; bring to a simmer. Reduce heat to low, cover, and simmer for 30 minutes. Add tomatoes and orzo; return to a simmer. Cook, covered, until lentils and orzo are tender, about 15 minutes. Discard bay leaf. Stir in lemon juice and pepper. Garnish each serving with a sprinkling of parsley, if desired.

Yield: eight generous 1 cup servings

Per serving: *Calories: 200 Fat: 2 grams Saturated fat: 0 grams Sodium: 440 milligrams Fiber: 9 grams*

Seafood Pasta

I like this recipe using Ziti noodles but any other noodle would also work. Serve with a tossed salad and Italian bread.



- 8 oz. ziti pasta - tube shape (about 3 c. dry)
- 1 Tbsp. cornstarch
- 2 cans (16 oz. each) diced tomatoes, not drained*
- 1 Tbsp. chopped garlic
- 1/2 tsp. dried oregano
- 1/4 tsp. dried basil
- 1/8 tsp. pepper
- 1 lb. seafood, such as a firm fish (cod, halibut) cut in bite-size pieces, scallops, and/or shelled and deveined shrimp
- 4 oz. grated part-skim mozzarella cheese

Preheat oven to 400 degrees. Prepare noodles according to package directions, omitting salt and oil. Drain. Mix cornstarch with 1/4 cup of the juice from the tomatoes. In a 3-quart saucepan, add cornstarch mixture with the canned tomatoes, garlic and seasonings. Simmer for 10 minutes, stirring constantly until thickened.

Add seafood and simmer until seafood is cooked, but do not over cook.

Spray a 9"x13" pan with non-stick cooking spray. Spread drained noodles in the pan and top with the seafood sauce. Bake for 10 minutes. Sprinkle cheese on top and return to oven until cheese is melted.

Yield: 6 servings

One serving: 1/6 recipe

Per serving: 301 calories, 38 grams carbohydrate, 26 grams protein, 5 grams fat

Exchanges**: 2 starch, 3 lean meat, 1 vegetable

*Sodium is figured for salt-free.

**Due to the low fat content of fish, calories are less than the exchanges would compute.

Banana Cream Pie

- 1 small package (0.8 oz.) sugar-free vanilla pudding (cook type)
- 1 2/3 c. skim milk
- 4 oz. nonfat vanilla yogurt (sweetened with artificial sweetener)
- 26 vanilla wafers
- 2 bananas, about 7" each, sliced (about 2 cups)
- 1 c. light whipped topping

Prepare pudding according to package directions, except use only 1 2/3 cups of milk. Cool slightly before adding the yogurt. Line the bottom of an 8" pie pan with 12 vanilla wafers (not crushed). Arrange banana slices over the vanilla wafers. Place remaining 14 vanilla wafers standing up around the rim of the pan. Pour in cooled pudding. Top with light whipped topping. Refrigerate for two hours before serving so the pudding will be firm. When serving, cut each piece to include two of the stand up vanilla wafers.

Yield: 7 servings

One serving: 1/7 pie

Per serving: 160 calories, 28 grains carbohydrate, 4 grams protein, 4 grams fat

Exchanges: 1/2 milk, 1 starch, 1/2 fruit

The use of trade name in this publication is solely for the purpose of providing specific information. It is not a guarantee, warranty, or endorsement of the product names and does not signify that they are approved to the exclusion of others.



Sincerely,

Linda K. Bowman, R.D., L. D.
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Family & Consumer Sciences
Santa Rosa County

LKB:etc